

JAN 23 2026

Tax year 2025 BOR no. 2025-027
County Clark Date received 1/23/2026

DTE 1
Rev. 12/22

Complaint Against the Valuation of Real Property

Answer all questions and type or print all information. Read instructions on back before completing form.

Attach additional pages if necessary.

This form is for full market value complaints only. All other complaints should use DTE Form 2

Original complaint Counter complaint

Notices will be sent only to those named below.

Name		Street address, City, State, ZIP code	
1. Owner of property	Jeff & Elizabeth Cornell		761 Dorchester dr. Springfield OH 45506
2. Complainant if not owner			
3. Complainant's agent			
4. Telephone number and email address of contact person			
937 572-6435 squirrellette21@yahoo.com			
5. Complainant's relationship to property, if not owner			
If more than one parcel is included, see "Multiple Parcels" Instruction.			
6. Parcel numbers from tax bill		Address of property	
300-06-00002-413-004		761 Dorchester dr. Springfield OH 45506	
7. Principal use of property <u>Primary residence</u>			
8. The increase or decrease in market value sought. Counter-complaints supporting auditor's value may have -0- in Column C.			
Parcel number	Column A Complainant's Opinion of Value (Full Market Value)	Column B Current Value (Full Market Value)	Column C Change in Value
300-06-00002-413-004	316,380	431,760	115,380
9. The requested change in value is justified for the following reasons:			
<u>Please see attached letter and documents.</u>			

10. Was property sold within the last three years? Yes No Unknown If yes, show date of sale 9-5-25

and sale price \$ 370,000 ; and attach information explained in "Instructions for Line 10" on back.

11. If property was not sold but was listed for sale in the last three years, attach a copy of listing agreement or other available evidence.

12. If any improvements were completed in the last three years, show date _____ and total cost \$ _____.

13. Do you intend to present the testimony or report of a professional appraiser? Yes No Unknown

14. If you have filed a prior complaint on this parcel since the last reappraisal or update of property values in the county, the reason for the valuation change requested must be one of those below. Please check all that apply and explain on attached sheet. See R.C. section 5715.19(A)(2) for a complete explanation.

- The property was sold in an arm's length transaction.
- The property lost value due to a casualty.
- A substantial improvement was added to the property.
- Occupancy change of at least 15% had a substantial economic impact on my property.

15. If the complainant is a legislative authority and the complaint is an original complaint with respect to property not owned by the complainant, R.C. 5715.19(A)(8) requires this section to be completed.

- The complainant has complied with the requirements of R.C. section 5715.19(A)(6)(b) and (7) and provided notice prior to the adoption of the resolution required by division (A)(6)(b) of that section as required by division (A)(7) of that section.

I declare under penalties of perjury that this complaint (including any attachments) has been examined by me and to the best of my knowledge and belief is true, correct and complete.

Date 1/22/26 Complainant or agent (printed) Elizabeth Cornell Title (if agent) _____

Complainant or agent (signature) Elizabeth Cornell

Sworn to and signed in my presence, this _____ day of _____ (Date) (Month) (Year)

Notary _____

761 Dorchester Dr. Springfield OH, 45506

To whom it may concern,

My husband and I purchased this home on 9/5/2025. We do not agree with the appraised value. Nor do we agree with the appraised value done during the buying process.

There have been zero home improvements or updates done since the house was built. Old roof, missing shingles and sagging/damaged soffit, original windows, old floors, holes in walls for few examples.

The house was vacant for nearly 9 months, this caused minor mold issues and plumbing problems. There were also many defects found during our home inspection. We also discovered way more once we took occupancy such as possible rot in floors, both showers leaking into basement, damaged concrete, brick wall damage possibly from small fire in kitchen around oven, issues with HVAC systems etc. Obviously realizing the extent of the repairs needed we feel we overpaid. We would have to put a lot of work into this home to make it worth what we paid.

For the above reasons we do not feel the value should be any higher than it was in 2022, 2023 & 2024 since there was nothing done to improve the value.

I have included the closing disclosure, a few pages from our defect notice from the home inspection done 8/20/2025 and the appraisal done for the Postal Family Credit Union.

Thank you,

Elizabeth Cornell

PAMELA LITTLEJOHN
 CLARK COUNTY TREASURER

P.O. BOX 1305
 SPRINGFIELD, OHIO 45501-1305
 937-521-1832

Board of Revision
DTE 1 Form

DUE BY 02/27/2026
Card Payments
 www.clarkcountyohio.gov
 or
 1-844-729-2974

Scan to Pay



REAL ESTATE TAX: TAX YEAR 2025		PARCEL ID: 300-06-00002-413-004	
<p>22717 1 AV 0.593 JEFF & ELIZABETH A CORNELL 69 264 761 DORCHESTER DR SPRINGFIELD OH 45506-3713</p>		PROPERTY ADDRESS: 761 DORCHESTER DR	
		TAX DISTRICT: SPRINGFIELD TOWNSHIP CSLSD	
		OWNER NAME: (January 1) OBENCHAIN JAMES & CHARMIE MANIGOS OBENCHAIN	
		LEGAL DESCRIPTION: POSSUM WOODS SUBD / 22	
TAX RATES		MARKET VALUE	
EFFECTIVE TAX RATE	48.514539	Land	Building
GROSS TAX RATE	72.470000	48,310	383,450
NON-BUSINESS CREDIT ROLLBACK FACTOR: 0.079055 OWNER OCCUPANCY CREDIT ROLLBACK FACTOR: 0.019763		TAXABLE VALUE	
HMSTD RED VALUE	20300	Land	Building
CLASSIFICATION	R 510	16,910	134,210
ACRES	0.0000	HOMESTEAD	CAUV Value
DISTRIBUTION		20,300	TIF
Clark County	1,008.18	SPECIAL ASSESSMENT	
Springfield Twp	446.13	PROJ # AND DESCRIPTION	DELINQUENT
Clark-Shawnee Lsd	3,761.51	1PM1-POSSUM WOODS DITCH MAINTENANCE	0.00
Springfield Clark County Jvsd	342.69		2.00
Clark County Health & Library Levy	160.97	TOTAL	0.00
		LAST DAY TO PAY WITHOUT PENALTY 02/27/2026	
		PAYMENTS/CREDITS 0.00	
		TOTAL REAL ESTATE TAX DUE \$2,860.74	
		FULL YEAR AMOUNT \$5,721.48	

Return this portion with payment
REAL PROPERTY 1st HALF 2025
DUE 02/27/2026

28589

PROPERTY ADDRESS: 761 DORCHESTER DR	PARCEL NUMBER 300-06-00002-413-004
OWNER NAME: OBENCHAIN JAMES & CHARMIE MANIGOS OBENCHAIN	HALF YEAR \$2,860.74
Make Checks Payable to: CLARK COUNTY TREASURER	FULL YEAR \$5,721.48
TREASURER'S COPY	

0000300060000241300400000000000000002860740000572148

Closing Disclosure

This form is a statement of final loan terms and closing costs. Compare this document with your Loan Estimate.

Closing Information

Date Issued 9-2-2025
 Closing Date 09/05/25
 Disbursement Date 09/05/25
 Settlement Agent ProTRK, LLC
 File # 2025087269
 Property 761 Dorchester Drive
 Springfield, OH 45506

Transaction Information
 Borrower Jeff Cornel and Elizabeth A. Cornel
 2702 Maplewood Avenue
 Springfield, OH 45505
 Seller Estate of James Oberchain
 Lender Postal Family Credit Union, Inc., an
 Ohio corporation

Loan Information
 Loan Term 15 years
 Purpose Purchase
 Product
 Loan Type Conventional FHA
 VA
 Loan ID #
 MIC #

Sale Price \$370,000

Loan Terms	Can this amount increase after closing?	
Loan Amount	\$ 200,000	NO
Interest Rate	6.125%	NO
Monthly Principal & Interest <i>See Projected Payments below for your Estimated Total Monthly Payment</i>	\$ 1,215.22	NO
Prepayment Penalty	Does the loan have these features? NO	
Balloon Payment	YES *you will have to pay \$144,078 at the end of year 15	

Projected Payments

Payment Calculation	Years 1-15	
Principal & Interest	\$ 1,215.22	
Mortgage Insurance	+ 0.00	
Estimated Escrow <i>Amount can increase over time</i>	+ 380.98	NO ESCROW
Estimated Total Monthly Payment	\$ 1,596.20	

Estimated Taxes, Insurance & Assessments <i>Amount can increase over time See page 4 for details</i>	\$ 380.98 a month	This estimate includes <input checked="" type="checkbox"/> Property Taxes <input type="checkbox"/> Homeowner's Insurance <i>See Escrow Account on page 4 for details. You must pay for other property costs separately.</i>	In escrow? YES NO
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Costs at Closing

Closing Costs	\$ 4,643.22	Includes \$2,563.88 in Loan Costs + \$2,079.34 in Other Costs. <i>See page 2 for details.</i>
Cash to Close	\$ 170,049.48	Includes Closing Costs. <i>See Calculating Cash to Close on page 3 for details.</i>

Closing Cost Details

Loan Costs	Borrower-Paid		Seller-Paid		Paid by Others
	At Closing	Before Closing	At Closing	Before Closing	
A. Origination Charges	\$ 750.00				
01 % of Loan Amount (Points) to Postal Family Credit Union	\$ 750.00				
02 Underwriting Fee					
03					
04					
05					
06					
07					
08					
B. Services Borrower Did Not Shop For	\$ 537.00				
01 Appraisal Fee to Postal Family Credit Union	\$ 525.00				
02 Flood Certification Fee to Postal Family Credit Union	\$ 12.00				
03					
04					
05					
06					
07					
08					
09					
10					
C. Services Borrower Did Shop For	\$ 1,276.88				
01 Title - Commitment Fee to ProTitle, LLC	\$ 75.00				
02 Title - Lender's Title Insurance to ProTitle, LLC	\$ 876.88		\$ 150.00		
03 Title - Settlement Agent Fee to ProTitle, LLC	\$ 325.00				
04					
05					
06					
07					
08					
D. TOTAL LOAN COSTS (Borrower-Paid)	\$ 2,563.88				
Loan Costs Subtotals (A + B + C)	\$ 2,563.88				

Other Costs

E. Taxes and Other Government Fees	\$ 214.00				
01 Recording Fees	Deed: \$ 214.00	Mortgage:			
02 Transfer Taxes to Clark County Auditor			\$ 1,480.50		
F. Prepays	\$ 884.72				
01 Homeowner's Insurance Premium (mo.)					
02 Mortgage Insurance Premium (mo.)					
03 Prepaid Interest \$34.0278 per day from 09/05/25 to 10/01/25 (mo.)	\$ 884.72				
04 Property Taxes (mo.)					
05					
G. Initial Escrow Payment at Closing	\$ 980.62				
01 Homeowner's Insurance per month for mo.					
02 Mortgage Insurance per month for mo.					
03 Property Taxes per month for mo.					
04					
05					
06					
07					
08 Aggregate Adjustment					
H. Other	\$ 980.62				
01 Admin Fee to NavX Realty			\$ 395.00		
02 Commission to NavX Realty			\$ 10,125.00		
03 Commission to Franchise Guy LLC dba Agora Re			\$ 10,175.00		
04 Deed Preparation Fee to ProTitle, LLC			\$ 125.00		
05 Home Warranty to Home Buyers Resale Warranty C			\$ 834.00		
06 Payoff Processing Fee to ProTitle, LLC			\$ 30.00		
07 Septic Repair to John's Reliable Septic			\$ 2,300.00		
08 Title - Owner's Title Insurance (optional) to ProTitle, LLC	\$ 980.62				
09 Water Heater to Howard Renovations, LLC			\$ 700.00		
I. TOTAL OTHER COSTS (Borrower-Paid)	\$ 2,079.34				
Other Costs Subtotals (E + F + G + H)	\$ 2,079.34				
J. TOTAL CLOSING COSTS (Borrower-Paid)	\$ 4,643.22				
Closing Costs Subtotals (D + I)	\$ 4,643.22		\$ 26,314.50		

Calculating Cash to Close

Use this table to see what has changed from your Loan Estimate.

	Loan Estimate	Final	Did this change?
Total Closing Costs (J)	\$ 0	\$ 4,643.22	YES
Closing Costs Paid Before Closing	\$ 0	\$ 0	NO
Closing Costs Financed (Paid from your Loan Amount)	\$ 0	\$ 0	NO
Down Payment/Funds from Borrower	\$ 0	\$ 170,000.00	YES
Deposit	\$ 0	\$ -1,500.00	YES
Funds for Borrower	\$ 0	\$ 0	NO
Seller Credits	\$ 0	\$ 0	NO
Adjustments and Other Credits	\$ 0	\$ -3,093.74	YES
Cash to Close	\$ 0	\$ 170,049.48	

Summaries of Transactions

Use this table to see a summary of your transaction.

BORROWER'S TRANSACTION

K. Due from Borrower at Closing	\$ 374,643.22
01 Sale Price of Property	\$ 370,000.00
02 Sale Price of Any Personal Property Included in Sale	
03 Closing Costs Paid at Closing (J)	\$ 4,643.22
04 Payoff of First Mortgage	
Adjustments	
05 Payoff of Second Mortgage	
06	
07	
Adjustments for Items Paid by Seller in Advance	
08 City/Town Taxes	
09 County Taxes	
10 Assessments	
11	
12	
13	
14	
15	
L. Paid Already by or on Behalf of Borrower at Closing	\$ 204,593.74
01 Deposit	\$ 1,500.00
02 Loan Amount	\$ 200,000.00
03 Existing Loan(s) Assumed or Taken Subject to	
04	
05 Seller Credit	
Other Credits	
06	
07	
Adjustments	
08	
09	
10	
11	
Adjustments for Items Unpaid by Seller	
12 City/Town Taxes	
13 County Taxes	01/01/25 to 09/05/25 \$ 3,093.74
14 Assessments	
15	
16	
17	

CALCULATION

Total Due from Borrower at Closing (K)	\$ 374,643.22
Total Paid Already by or on Behalf of Borrower at Closing (L)	- \$ 204,593.74
Cash to Close <input checked="" type="checkbox"/> From <input type="checkbox"/> To Borrower	\$ 170,049.48

SELLER'S TRANSACTION

M. Due to Seller at Closing	\$ 370,000.00
01 Sale Price of Property	\$ 370,000.00
02 Sale Price of Any Personal Property Included in Sale	
03	
04	
05	
06	
07	
08	
Adjustments for Items Paid by Seller in Advance	
09 City/Town Taxes	
10 County Taxes	
11 Assessments	
12	
13	
14	
15	
16	
N. Due from Seller at Closing	\$ 264,994.81
01 Excess Deposit	
02 Closing Costs Paid at Closing (J)	\$ 26,314.50
03 Existing Loan(s) Assumed or Taken Subject to	
04 Payoff of First Mortgage to PennyMac	8199329448 \$ 235,586.57
05 Payoff of Second Mortgage Loan	
06	
07	
08 Seller Credit	
09	
10	
11	
12	
13	
Adjustments for Items Unpaid by Seller	
14 City/Town Taxes	
15 County Taxes	01/01/25 to 09/05/25 \$ 3,093.74
16 Assessments	
17	
18	
19	

CALCULATION

Total Due to Seller at Closing (M)	\$ 370,000.00
Total Due from Seller at Closing (N)	- \$ 264,994.81
Cash <input type="checkbox"/> From <input checked="" type="checkbox"/> To Seller	\$ 105,005.19

Gold Star Inspections

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20:35 August 20, 2025

Libby Springfield
761 Dorchester Dr

Roof

A N P N I M D

Main Roof Surface _____

1. Method of Inspection: On roof

2. Material: Asphalt shingle - **Loose, damaged, or missing shingles. Refer to a qualified roofing contractor.**



3. Type: Gable

4. Flashing: Metal

5. Valleys: Asphalt shingle

6. Skylights: Vinyl or vinyl like.

7. Plumbing Vents: Galvanized

8. Electrical Mast: Mast with tie back at roof

9. Gutters: Aluminum

10. Downspouts: Aluminum

11. Leader/Extension: Splash block

Center Chimney _____

12. Chimney: Brick

13. Flue/Flue Cap: Metal

14. Chimney Flashing: Metal

Garage/Carport

A N P N I M D

Attached Garage _____

1. Type of Structure: Attached | Car Spaces: 2

2. Garage Doors: Metal

3. Door Operation: Mechanized

Gold Star Inspections

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Libby Springfield
761 Dorchester Dr

Bathroom (Continued)

14. Doors: Hollow wood - **Some of the veneer is peeling.**



15. Windows: Aluminum or metal casement., Non-opening.
16. Electrical: 110 VAC outlets and lighting circuits, 110 VAC GFCI
17. Counter/Cabinet: Laminate and wood
18. Sink/Basin: One piece sink/counter top
19. Faucets/Traps: NA, pvc
20. Shower/Surround: Porcelain pan and ceramic tile surround - **Much of the floor has been repaired. There may be leaks.**



21. Toilets: Aqua Source
22. HVAC Source: Heating system register
23. Ventilation: Electric ventilation fan

Gold Star Inspections

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Libby Springfield
761 Dorchester Dr

Living Space (Continued)

2. Walls: Drywall.



3. Floor: Hardwood

4. Doors: Sliding glass - **The doors are very hard to open. The rollers may need replaced.**



5. Electrical: 110 VAC outlets and lighting circuits

6. HVAC Source: Heating system register

Dining Room Living Space

7. Ceiling: Drywall

8. Walls: Drywall.

9. Electrical: 110 VAC outlets and lighting circuits

10. HVAC Source: Heating system register

Pool room Living Space

11. Ceiling: Wood

12. Walls: Brick

13. Floor: Poured

14. Doors: Sliding glass

15. Electrical: 110 VAC outlets and lighting circuits

APPRAISAL OF REAL PROPERTY



LOCATED AT

761 Dorchester Dr
Springfield, OH 45506
POSSUM WOODS SUBD 22

FOR

Postal Family Credit Union
1243 West 8th St
Cincinnati, OH 45203

AS OF

08/22/2025

BY

Jerrold Quimby
STP Appraisal Services, LLC
30725 State Route 31
Richwood, OH 43344-9785
(740) 223-5811
stpoffice@stpappraisal.com

Market Conditions Addendum to the Appraisal Report

2679637-090
File No. 2508184JQ

The purpose of this addendum is to provide the lender/client with a clear and accurate understanding of the market trends and conditions prevalent in the subject neighborhood. This is a required addendum for all appraisal reports with an effective date on or after April 1, 2009.

Property Address: 761 Dorchester Dr City: Springfield State: OH ZIP Code: 45506
 Broker: Jeff Cornell & Elizabeth Cornell

Instructions: The appraiser must use the information required on this form as the basis for his/her conclusions, and must provide support for those conclusions, regarding housing trends and overall market conditions as reported in the Neighborhood section of the appraisal report form. The appraiser must fill in all the information to the extent it is available and reliable and must provide analysis as indicated below. If any required data is unavailable or is considered unreliable, the appraiser must provide an explanation. It is recognized that not all data sources will be able to provide data for the shaded areas below, if it is available, however, the appraiser must include the data in the analysis. If data sources provide the required information as an average instead of the median, the appraiser should report the available figure and identify it as an average. Sales and listings must be properties that compare with the subject property, determined by applying the criteria that would be used by a prospective buyer of the subject property. The appraiser must explain any anomalies in the data, such as seasonal markets, new construction, foreclosures, etc.

Inventory Analysis	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)	10	1	2	Increasing	<input checked="" type="checkbox"/> Stable	Declining
Absorption Rate (Total Sales/Months)	1.67	0.33	0.67	Increasing	<input checked="" type="checkbox"/> Stable	Declining
Total # of Comparable Active Listings	1	3	6	Decreasing	<input checked="" type="checkbox"/> Stable	Increasing
Months of Housing Supply (Total Listings/Ab.Rate)	0.60	9.00	9.00	Decreasing	<input checked="" type="checkbox"/> Stable	Increasing
Median Sale & List Price, DOM, Sale/Alt %	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Median Comparable Sale Price	\$372,500	\$375,000	\$355,750	Increasing	<input checked="" type="checkbox"/> Stable	Declining
Median Comparable Sales Days on Market	42	205	88	Decreasing	<input checked="" type="checkbox"/> Stable	Increasing
Median Comparable List Price	\$399,600	\$295,000	\$287,450	Increasing	<input checked="" type="checkbox"/> Stable	Declining
Median Comparable Listings Days on Market	205	117	8	Decreasing	<input checked="" type="checkbox"/> Stable	Increasing
Median Sale Price as % of List Price	100.64%	94.10%	98.68%	Increasing	<input checked="" type="checkbox"/> Stable	Declining
Seller (developer, builder, etc.) paid financial assistance prevalent?	Yes	<input checked="" type="checkbox"/> No		Declining	<input checked="" type="checkbox"/> Stable	Increasing

Explain in detail the seller concessions trends for the past 12 months (e.g., seller contributions increased from 3% to 5%, increasing use of buy-downs, closing costs, condo fees, options, etc.). The Columbus and Central Ohio Multiple Listing Service reported no concessions between 08/22/2024 and 08/22/2025.

Are foreclosure sales (REO sales) a factor in the market? Yes No If yes, explain (including the trends in listings and sales of foreclosed properties)

Cite data sources for above information: The Market Conditions Addenda was completed with data from Columbus and Central Ohio Multiple Listing Service with an effective date of 08/22/2025.

Summarize the above information as support for your conclusions in the Neighborhood section of the appraisal report form. If you used any additional information, such as an analysis of pending sales and/or expired and withdrawn listings, to formulate your conclusions, provide both an explanation and support for your conclusions.

The market area used offered an adequate number of sales and listings. The numbers cited above suggest a stable market. A subjective look at the market as well as the appraiser's knowledge of the local market suggests continued stability, and there is no anecdotal evidence to suggest otherwise.

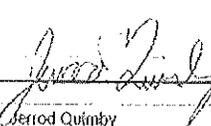
If the subject is a unit in a condominium or cooperative project, complete the following:

Project Name:

Subject Project Data	Prior 7-12 Months	Prior 4-6 Months	Current - 3 Months	Overall Trend		
Total # of Comparable Sales (Settled)				Increasing	Stable	Declining
Absorption Rate (Total Sales/Months)				Increasing	Stable	Declining
Total # of Active Comparable Listings				Decreasing	Stable	Increasing
Months of Unit Supply (Total Listings/Ab.Rate)				Increasing	Stable	Increasing

Are foreclosure sales (REO sales) a factor in the project? Yes No If yes, indicate the number of REO listings and explain the trends in listings and sales of foreclosed properties.

Summarize the above trends and address the impact on the subject unit and project.

Signature: 
 Appraiser Name: Jerrod Quimby
 Company Name: STP Appraisal Services, LLC
 Company Address: 30725 State Route 31, Richwood, OH 43344-9785
 State License/Identification #: 2025000034 State: OH
 Email Address: stpoffice@stpappraisal.com

Signature: _____
 Supervisory Appraiser Name: _____
 Company Name: _____
 Company Address: _____
 State License/Identification #: _____ State: _____
 Email Address: _____

Uniform Residential Appraisal Report

2678637-090
File # 2508184JQ

The purpose of this summary appraisal report is to provide the lender/borrower with an accurate, and adequately supported, opinion of the market value of the subject property.

Property Address: 761 Dorchester Dr, City: Springfield, State: OH Zip Code: 45506
Borrower: Jeff Cornell & Elizabeth Cornell, Owner of Public Record: James Obenchain & Charmie Manig, County: Clark

Legal Description: POSSUM WOODS SUBD 22
Assessor's Parcel #: 300600002413004, **Tax Year:** 2024, **R.E. Taxes \$:** 4,572
Neighborhood Name: Rural Springfield, **Map Reference:** 44220, **Census Tract:** 0022 00

Occupant: Owner Tenant Vacant, **Special Assessments \$:** 2, **FUD:** HOA \$: 0, per year per month

Property Rights Appraised: Fee Simple Leasehold Other (describe)

Assignment Type: Purchase Transaction Refinance Transaction Other (describe)

Lender/Buyer: Postal Family Credit Union, **Address:** 1243 West 8th St, Cincinnati, OH 45203
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No

Report data source(s) used, offering price(s), and date(s): DOM 63; The subject is currently listed on the open market for \$370,000 per WRIST MLS#1039571 and has been offered for sale within the previous 12 months

Contract: did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale:** The subject is currently listed on the open market for \$370,000 per WRIST MLS#1039571 and is being purchase for \$370,000 per contract dated 08/12/2025.

Contract Price \$: 370,000, **Date of Contract:** 08/12/2025, **Is the property offer the owner of public record?** Yes No, **Data Source(s) per auditor:** Yes No
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid. \$0;

Neighborhood:
Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input type="checkbox"/> Suburban <input checked="" type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	50 %
Built Up	<input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	3 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	285	Low	Multi Family	2 %
Neighborhood Boundaries	The market area used is US 334 to the north, US 675 to the west, US 42 to the south, and US 70 to the east.			450	High	Commercial	5 %
				385	Med.	Other	40 %

Neighborhood Description: The subject property is located in rural Springfield and generally conforms to the properties in the market area. There is access to goods and services throughout the surrounding areas as well as parks, schools and recreation. There is access to job markets within the community as well as surrounding areas.

Market Conditions (including support for the above conclusions): General market conditions as well as property values appear to be stable. There are no adverse conditions known by the appraiser that would affect the marketability of real estate in the area. Foreclosure sales present within the market do not appear to be having an influence on the traditional sales market at this time.

Dimensions: 132x186, **Area:** 24552 sf, **Shape:** Rectangular, **View:** N,Res;
Specific Zoning Classification: R-1, **Zoning Description:** Single Family Residential District
Zoning Compliance: Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No, if No, describe

Site:
Utilities: Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
Electricity: Water Well Street 2 lane asphalt
Gas: Sanitary Sewer Septic Alley None
FEMA Special Flood Hazard Area: Yes No, **FEMA Flood Zone:** X, **FEMA Map #:** 39023C0189E, **FEMA Map Date:** 02/17/2010
 Are the utilities and off-site improvements typical for the market area? Yes No, if No, describe
 Are there any adverse site conditions or external factors (assessments, encroachments, environmental conditions, land uses, etc.)? Yes No, if Yes, describe

General Description		Foundation		Exterior Description		Materials/condition		Interior		Materials/condition	
Units	<input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Gravel Space	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Foundation Walls	block/avg	Floors	hw/lan/avg	Walls	dw/avg	Roof	shng/avg
# of Stories	1	Basement Area	2,198 sq ft	Roof Surface	shng/avg	Trim/Finish	wd/avg	Bath Floor	vin/tile/avg	Other	alum/avg
Type	<input checked="" type="checkbox"/> Det <input type="checkbox"/> AIL <input type="checkbox"/> S-Det/End Unit	Basement Finish	0 %	Chimneys & Downspouts	alum/avg	Bath Wainscot	fiber/tile/avg	Car Storage	<input type="checkbox"/> None	Windows	vin/avg
Design (Style)	Ranch	Outside Entry/Exit	<input checked="" type="checkbox"/> Sump Pump	Window Type	vin/avg	Car Storage	<input type="checkbox"/> None	Driveway	# of Cars 2	Driveway Surface	conc/avg
Year Built	1959	Evidence of	<input type="checkbox"/> Infiltration	Storm Seps/Asbestos	therm/avg	Driveway	# of Cars 2	Driveway Surface	conc/avg	Other	(describe)
Effective Age (Yrs)	25	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens	mesh/avg	Driveway	# of Cars 2	Driveway Surface	conc/avg	Other	(describe)
Attic	<input type="checkbox"/> None	Heating	<input checked="" type="checkbox"/> TWA <input type="checkbox"/> HWFB <input type="checkbox"/> Radiant	Asph/Flt	Asph/Flt	Woodstove(s)	# 0	Driveway Surface	conc/avg	Other	(describe)
<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input type="checkbox"/> Other	Fuel	natg/elec	Fireplaces(s)	# 2	Range	Wd/avg	Garage	# of Cars 2	Carport	# of Cars 0
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuff	Cooking	<input checked="" type="checkbox"/> Central Air Conditioning		Patio/Deck	PATIO	Porch	Open	Carport	# of Cars 0	Other	(describe)
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	Individual	Other		Pool	None	Other	None	Other	(describe)	Other	(describe)

Appliances: Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)

Finished area above grade contains: 5 Rooms, 3 Bedrooms, 2.0 Bath(s), 2,198 Square Feet of Gross Living Area Above Grade

Additional features (special energy efficient items, etc.): None

Improvements:
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.): C3; No updates in the prior 15 years; The subject is a 1.0 story ranch style dwelling built in 1959 that has been well maintained as needed over the years with an indoor, in-ground pool. The kitchen has been well maintained as needed over the years with granite counter tops, and Island. The bathrooms have been well maintained as needed over the years with no major updates.

Are there any physical deficiencies or adverse conditions that affect the usability, soundness, or structural integrity of the property? Yes No, if Yes, describe

Does the property generally conform to the neighborhood (for class, type, style, condition, use, construction, etc.)? Yes No, if No, describe

USPAP ADDENDUM

2679637-090
 File No. 2508184JQ

Borrower Jeff Cornell & Elizabeth Cornell
Property Address 761 Dorchester Dr
City Springfield **County** Clark **State** OH **Zip Code** 45506
Lender Postal Family Credit Union

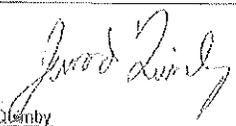
This report was prepared under the following USPAP reporting option:
 Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(a).
 Restricted Appraisal Report This report was prepared in accordance with USPAP Standards Rule 2-2(b).

Reasonable Exposure Time
 My opinion of a reasonable exposure time for the subject property at the market value stated in this report is: 0-180 days

Additional Certifications
 I certify that, to the best of my knowledge and belief:
 I have NOT performed services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
 I HAVE performed services, as an appraiser or in another capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment. Those services are described in the comments below.

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Additional Comments

APPRAISER:
 Signature: 
 Name: Jerrod Quinby
 Date Signed: 09/28/2025
 State Certification #: 2025000034
 or State License #
 State: OH
 Expiration Date of Certification or License: 04/23/2027
 Effective Date of Appraisal: 09/22/2025

SUPERVISORY APPRAISER: (only if required)
 Signature:
 Name:
 Date Signed:
 State Certification #,
 or State License #,
 State:
 Expiration Date of Certification or License:
 Supervisory Appraiser Inspection of Subject Property:
 Did Not Exterior only from Street Interior and Exterior

Uniform Residential Appraisal Report

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FIR # 2508184JQ

It should be noted that the appraiser performed a thorough search for comparable sales in the subjects market neighborhood back through 08/2024 in an attempt to locate the best comparable sales. The subject is a 1.0 story ranch style dwelling built in 1959. The subject is located in suburban Springfield, OH. Comps 1-3 sold within the previous 12 months making all comps selected good indicators of value for the subject since the market has remained steady for the last 12 to 24 months with no anecdotal evidence to suggest otherwise at this time. All salient features were bracketed within the sales comparison with the exception of Indoor Pool. As its a unique feature, and a sale with an Indoor pool could not be found. An In-Ground pool was utilized in the sales comparison approach to help bracket the pool of th subject.

The 40% other land use in the neighborhood section of this report mainly consists of parks, schools, and vacant land.

Prior appraisals of this property in last 3 years: The appraiser has performed no services on the subject property within the previous 3 years.

EXPOSURE TIME: The estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.

Comment: Exposure time is a retrospective opinion based on an analysis of past events assuming a competitive and open market.

At times the appraiser encounters conflicting data from MLS data, agent data and the auditor records and when this occurs the appraiser will use the data that in his opinion, is the most accurate and reliable for the report. Measurements were taken on site, therefore the appraiser uses those measurements.

Due to the layout of the lot, the improvements on the lot, and current zoning regulations, the highest and best use for the subject property is for single family residential.

The appraiser uses the Square Footage Method for Calculating ANSI® 765-2021 (American National Standards Institute®) Measuring Standard for measuring, calculating, and reporting gross living area (GLA) and non-GLA areas of subject properties for appraisals requiring interior and exterior inspections.

The appraiser is not able to determine if the comparable sale is determined using ANSI measuring standards but the appraiser is only able to use the information available from the auditor's records and/or the MLS listing for the subject property. The appraiser uses the most reliable data available for the comparable sales when listing the GLA.

ADDITIONAL COMMENTS

COST APPROACH

INCOME

PUD INFORMATION

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) Site value is determined by allocation method of improved sales.

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$	46,000
Source of cost data	DEVELOPING	Sq Ft @ \$	= \$
Quality rating from cost service		Sq Ft @ \$	= \$
Effective date of cost data			= \$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)			= \$
The cost approach was not performed due to the age of the subject.	Garage/Carport	Sq Ft @ \$	= \$
	Total Estimate of Cost New		= \$
	Less: Physical		
	Functional		
	External		
	Depreciation		= \$
	Depreciated Cost of Improvements		= \$
	"As is" Value of Site Improvements		= \$
Estimated Remaining Economic Life (HUD and VA only)			
35 Years	INDICATED VALUE BY COST APPROACH		= \$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ X Gross Rent Multiplier = \$ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM)

PROJECT INFORMATION FOR PUDs (if applicable)

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project:

Total number of phases Total number of units Total number of units sold

Total number of units rented Total number of units for sale Data source(s)

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion.

Does the project contain any multi-dwelling units? Yes No Data Source

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion.

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options.

Describe common elements and recreational facilities.

Uniform Residential Appraisal Report

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There are 6 comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ 269,900 to \$ 399,900		There are 13 comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ 285,000 to \$ 449,900							
FAULTURE		SUBJECT		COMPARABLE SALE # 1		COMPARABLE SALE # 2		COMPARABLE SALE # 3	
Address 761 Dorchester Dr Springfield, OH 45506		2820 Springfield Xenia Rd Springfield, OH 45506		3024 Old Clinton Rd Springfield, OH 45502		3744 Madrid Ct Springfield, OH 45502			
Proximity to Subject		0.51 miles NW		1.90 miles E		1.09 miles SE			
Sale Price		\$ 370,000		\$ 355,000		\$ 429,000		\$ 405,000	
Sale Price/Gross Liv. Area		\$ 168.33 sq ft		\$ 188.83 sq ft		\$ 171.55 sq ft		\$ 185.95 sq ft	
Data Source(s)		WRIST MLS#1033749;DOM 35		DABR MLS# 915845;DOM 42		WRIST MLS#1033255;DOM 67			
Verification Source(s)		tax card/street view/public listing		tax card/street view/public listing		tax card/street view/public listing			
VALUE ADJUSTMENTS		DESCRIPTION		+ (-) \$ Adjustment		DESCRIPTION		+ (-) \$ Adjustment	
Sales or Financing		Arml th		Arml th		Arml th			
Concessions		Conv,0		Conv,0		Conv,0			
Date of Sale/Lease		s10/24;c08/24		s08/24;c07/24		s10/24;c09/24			
Location		N,Res;		N,Res;		N,Res;			
Leasehold/Free Simple		Fee Simple		Fee Simple		Fee Simple			
Site		24552 sf		4.07 ac		-17,500		3.43 ac	
View		N,Res;		N,Res;		-15,000		29185 sf	
Design (Style)		DT1,Ranch		DT1,Ranch		DT1,Ranch		DT1,Ranch	
Quality of Construction		Q4		Q4		Q4		Q4	
Actual Age		66		37		0.85		0.49	
Condition		C3		C3		C3		C3	
Above Grade		Total Bkms Bkbs		Total Bkms Bkbs		Total Bkms Bkbs		Total Bkms Bkbs	
Room Count		5 3 2.0		7 3 2.1		-5,000		9 5 1.1	
Gross Living Area		2,198 sq ft		1,880 sq ft		+9,540		2,506 sq ft	
Basement & Finished Rooms Below Grade		2198sf0sfm		1880sf0sfm		0		1218sf0sfm	
Functional Utility		average		average		average		average	
Heating/Cooling		f/a c/a		f/a c/a		f/a c/a		f/a c/a	
Energy Efficient Items		None		None		None		None	
Garage/Carport		2ga2dvw		2ga2dvw		+10,000		2ga2dvw	
Porch/Patio/Deck		porch/patio		porch/deck		0		porch/patio	
Indoor Pool/In-Ground		Yes		None		+25,000		Yes	
Outbuilding Space		None		768 sf		-3,900		None	
Net Adjustment (Total)				+ 8,140		-30,540		+ 1,900	
Adjusted Sale Price of Comparables		Net Adj. 2.3 %		Gross Adj. 17.2 %		Net Adj. 7.1 %		Gross Adj. 11.9 %	
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain									
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal									
Data Source(s) per auditor									
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale									
Data Source(s) per auditor									
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report add'l and prior sales on page 5)									
ITEM		SUBJECT		COMPARABLE SALE #1		COMPARABLE SALE #2		COMPARABLE SALE #3	
Date of Prior Sale/Transfer									
Price of Prior Sale/Transfer									
Data Source(s)		per auditor		per auditor		per auditor		per auditor	
Effective Date of Data Source(s)		08/24/2025		08/24/2025		08/24/2025		08/24/2025	
Analysis of prior sale or transfer history of the subject property and comparable sales									
I have examined the available public records and obtained a sales history for the subject and the comparables as listed above. The subject had no prior transfers within the previous 36 months. Comps 1-3 had no prior sales within the previous 12 months.									
Summary of Sales Comparison Approach		Since not every subject can be compared to "ideal" comparable sales, the appraiser has chosen the best available sales from a market search which meets the investor underwriting standards. Every effort has been made to conform to, or exceed, FNMA guidelines, common to most investors. Comp 1 made adjustments for lot size, more bathrooms, less GLA, no indoor/in-ground pool, and more outbuilding space. Comp 2 made adjustments for lot size, more bedrooms, less bathrooms, more GLA, less garage space, and more outbuilding space. Comp 3 made adjustments for more finished basement space, and no indoor/in-ground pool. All comps are given weight in the sales comparison approach to value.							
Indicated Value by Sales Comparison Approach \$		391,000		Cost Approach (if developed) \$		Income Approach (if developed) \$			
Indicated Value by: Sales Comparison Approach \$		391,000		Cost Approach (if developed) \$		Income Approach (if developed) \$			
This is an "appraisal report". "See attached appraisers certification and statement of limiting conditions".									
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. No warranty of the subject is given or implied. No liability is assumed for the structure or mechanical elements of the property.									
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 391,000 as of 08/22/2025, which is the date of inspection and the effective date of this appraisal.									

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This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit, including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Appraiser	Jeff Cornell & Elizabeth Cornell				
Property Address	761 Dorchester Dr				
City	Springfield	County	Clark	State	OH Zip Code 45506
Lender/Client	Postal Family Credit Union				

The following transactional items were accounted for in the order shown prior to calculating any property feature adjustment results: Property Rights, Financing Terms, Distressed Sales, Seller Concessions, and Market Conditions.

Market Conditions

There is not enough market evidence and there is not sufficient enough data to warrant any time adjustments due to a lack of sales of similar style dwellings with similar lot sizes within the direct market area of the subject. Due to the direct market of the area not having sufficient sales to produce credible regression analysis no time adjustment could be supported. Based on the MC Form and market analytics charts the market is noted as, and appears to be, stable based on the limited amount of sales in the area. Due to limited sales deemed comparable, analytic data could not be ran due to needing a minimum amount of comparable sales to provide a reliable dataset.

Lot Size

The Lot Size adjustment was developed at \$5,000 per acre. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$1,100 to \$12,500. 7 different types of simple regression in addition to Sensitivity Analysis were the adjustment methods used to develop this adjustment.

GLA

The GLA adjustment was developed at \$30 per square foot. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$10 to \$188. Depreciated Cost, 7 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Bedroom

The Bedroom adjustment was developed at \$8,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$0 to \$14,200. Median Grouped Data in addition to Robust Least Median of Squares Regression were the adjustment methods used to develop this adjustment.

Half Bath

The Half Bath adjustment was developed at \$5,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$5,000 to \$73,000. Depreciated Cost, 6 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Basement Fin. Size

The Basement Finished Area adjustment was developed at \$35. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$35 to \$376. 6 different types of simple regression in addition to Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Garage Spaces

The Garage Space adjustment was developed at \$5,000. The results (based on all adjustment methods that were calculated and considered relevant) provide an adjustment range from \$0 to \$49,400. Depreciated Cost, Average Grouped Data, 7 different types of simple regression, and Sensitivity Analysis were the adjustment methods used to develop this adjustment.

Pool

The pool adjustment is based on the depreciated cost method utilizing Marshall and Swift. There is no adjustment made for the subject having an indoor pool as the appraiser was unable to determine a market reaction for the indoor pool since there have been no recent comps that have sold in the market area with indoor pools since they are more unique for the area. Comp 2 was used to provide a comp with an in ground pool.

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APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and existing conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report, therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

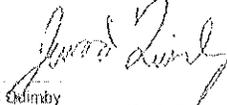
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21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).
22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.
23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.
24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.
25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature 
 Name Jerrod Odumby
 Company Name STP Appraisal Services, LLC
 Company Address 30725 State Route 31
Richwood, OH 43344-9785
 Telephone Number (740) 223-5611
 Email Address stpoffice@stpappraisal.com
 Date of Signature and Report 03/25/2025
 Effective Date of Appraisal 03/22/2025
 State Certification # 2025000034
 or State License # _____
 or Other (describe) _____ State # _____
 State OH
 Expiration Date of Certification or License 04/23/2027

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature _____
 Name _____
 Company Name _____
 Company Address _____
 Telephone Number _____
 Email Address _____
 Date of Signature _____
 State Certification # _____
 or State License # _____
 State _____
 Expiration Date of Certification or License _____

ADDRESS OF PROPERTY APPRAISED

761 Dorchester Dr
Springfield, OH 45506
APPRAISED VALUE OF SUBJECT PROPERTY \$ 391,000

LENDER/CLIENT

Name AmeriMac Appraisal Management
 Company Name Postal Family Credit Union
 Company Address 1243 West 8th St, Cincinnati, OH 45203
 Email Address _____

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

RESIDENTIAL PROPERTY RECORD CARD

Situs : 761 DORCHESTER DR

Map ID: 300-06-00002-413-004

LUC: 510-SINGLE FAMILY, PLATTED

Card: 1 of 1

Tax Year: 2025

Printed: 01/23/26

CLARK COUNTY

CURRENT OWNER

OBENCHAIN JAMES & CHARMIE MANIGOS
OBENCHAIN

CAUV

Field Review Flag:

GENERAL INFORMATION

Routing No. SSW2-G2 047-00
Class Residential
Living Units 1
Neighborhood 300R0013
District
Zoning
Alternate Id
Tax District Springfield Township Cslsd

Property Notes

Note Codes:



3000600002413004 12/7/2023

Land Information

Type	Size	Influence Factors	Influence %	Value
F-Regular Lot	F 132 186			48,310

Total Acres: .5636

Legal Acres: 0.0000

NBHD Fact: 1.0000

Assessment Information

	Assessed	Appraised	Cost	Income	Market
Land	16,910	48,310	48,310	0	48,310
Building	134,210	383,450	383,450	0	364,200
Total	151,120	431,760	431,760	0	412,510

Value Flag 1-COST APPROACH
Manual Override Reason
Base Date of Value
Effective Date of Value
Owner Occupied Y

Entrance Information

Date	ID	Entry Code	Source
07/22/24	KQ	10-Adv	3-Other
05/04/18	GBL	R-Review	3-Other
11/29/17	DXS	10-Adv	3-Other
02/15/12	GSK	2-Information At Door	1-Owner
04/26/06	J1		

Permit Information

Date Issued	Number	Price	Purpose	Note	Status

Sales/Ownership History

Transfer Date	Price	Type	Validity
09/26/25	370,000	2-Land & Building	0-Valid Sale
03/07/25	244,700	2-Land & Building	0-Valid Sale
11/27/18	159,000	2-Land & Building	2-Not Open Market
08/16/17			

Property Factors

Topo: 1-Level
Utilities: 4-Gas
Street/Road: 1-Paved
Traffic: 1-Light

5-Well

6-Septic

Legal Description

Parcel Tieback:
Range - Township - Section: - -
Legal Descriptions:
POSSUM WOODS SUBD
22

Addl. Tieback:

Deed Reference Deed Type Grantor
SV-Survivorship Deed OBENCHAIN JAMES
SV-Survivorship Deed OBENCHAIN JAMES & CHARMIE MANIGO
WD-General Warranty Deed KIRK MATTHEW F & KRISTY G
BRADY JASON J

RESIDENTIAL PROPERTY RECORD CARD

Situs : 761 DORCHESTER DR

Parcel Id: 300-06-00002-413-004

LUC: 510-SINGLE FAMILY, PLATTED LI

Card: 1 of 1

Tax Year: 2025

CLARK COUNTY

Printed: 01/23/26

Dwelling Information

Story height 1
 Exterior Walls 2-Brick
 Style 03-Ranch
 Year Built 1959
 Eff Year Built
 Year Remodeled
 Kitchen Remod
 Bath Remod
 Basement 4-Full Bsmt

Heat Type 3-Central Heat W/ Ac
 Fuel Type 2-Gas
 System Type 1-Hot Air
 Attic 1-None
 Phy. Condition G-Good Condition
 Int vs Ext 2-Same

Stacks 1
 Pre-Fab
 Misc
 Qty

Grade B+
 CDU GD-GOOD
 Market Adj
 % Complete
 Cost & Design 0

Masonry Trim
 Unfinished Area
 Rec Rm Size
 FBLA Size
 Openings 2
 # Car Bsmt Gar

Total Rooms 7
 Bedrooms 3
 Family Rooms 0
 Full Baths 2
 Half Baths 0
 Addl. Fixtures 2
 Total Fixtures 8

Dwelling Computations

Base Price 340,260
 Plumbing 5,800
 Basement 0
 Heating 11,420
 Attic 0
 Other Features 14,256
 Subtotal 371,740
 Ground Floor Area 1,983
 Total Living Area 3,230

% Good 66
 Market Adj
 Functional
 Economic
 % Complete
 C&D Factor
 Adj Factor 1
 Additions 138,100
 Dwelling Value 383,450

Misc & Gross Building Values
 Misc Adjusted Value

Outbuilding Data

Type
 Yr Blt
 Eff Yr
 Size
 Area
 Gr
 Qty
 ModCd
 PH
 FV
 MA
 %Comp
 Value

0
 1
 2
 3
 4
 5

1,983
 72
 168
 600
 1,247
 896

Complex Name

Condo Model
 Unit Number
 Unit Level

Number
 Unit Type
 Unit View
 Model (MH)
 Model Make (MH)

Complex Name

Condominium / Mobile Home Information

Complex Name
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